

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nicole Arnold  
 Debtor

Case No. 17-16157-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Oct 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2017.

db +Nicole Arnold, 7400 Richards Road, Elkins Park, PA 19027-3430  
 13981535 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 13981538 +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane,  
 Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: brad@sadeklaw.com Oct 13 2017 01:38:37 BRAD J. SADEK, Sadek and Cooper,  
 1315 Walnut Street, Suite 502, Philadelphia, PA 19107

tr +E-mail/Text: bncnotice@phl3trustee.com Oct 13 2017 01:40:16 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704

smg E-mail/Text: bankruptcy@phila.gov Oct 13 2017 01:39:59 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 13 2017 01:39:19  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 13 2017 01:39:36 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 13 2017 01:39:22 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

13981531 +EDI: AARGON.COM Oct 13 2017 01:28:00 Aargon Agency, Attn: Bankruptcy Department,  
 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132

13981532 +EDI: WFNNB.COM Oct 13 2017 01:28:00 Comenity Bank/Lane Bryant, Po Box 182125,  
 Columbus, OH 43218-2125

13981533 +EDI: WFNNB.COM Oct 13 2017 01:28:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125

13981534 +EDI: WFNNB.COM Oct 13 2017 01:28:00 Comenitybank/New York, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125

13981536 EDI: PRA.COM Oct 13 2017 01:28:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13981537\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2017 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Nicole Arnold brad@sadeklaw.com  
 MATTEO SAMUEL WEINER on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1	<b>Nicole Arnold</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>17-16157-amc</b>		
	Social Security number or ITIN	<b>xxx-xx-9037</b>	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	<b>13 9/11/17</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Nicole Arnold	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	7400 Richards Road Elkins Park, PA 19027	
<b>4. Debtor's attorney</b> Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: <a href="mailto:brad@sadeklaw.com">brad@sadeklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> -- <u>8:30 A.M. to 5:00 P.M. Reading Office</u> -- <u>8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 10/12/17

**For more information, see page 2**

